

Form B1		UNITED STATES BANKRUPTCY COURT District of Minnesota		VOLUNTARY PETITION	
Name of Debtor (If individual, enter Last, First, Middle): Parker, Aaron			Name of Joint Debtor (Spouse)(Last, First, Middle): Foster-Parker, Rosalyn Conersa		
ALL OTHER NAMES used by the debtor in the last 6 years (include married, maiden and trade names): none			ALL OTHER NAMES used by joint debtor in last 6 years (include married, maiden and trade names): f/k/a Foster, Rosalyn Conersa		
Social Sec. No./Tax Id. No. XXX-XX-4386			Social Sec. No./Tax Id. No. XXX-XX-0030		
STREET ADDRESS OF DEBTOR 8946 North Highway Drive Lexington, MN 55014			STREET ADDRESS OF JOINT DEBTOR P.O. Box 22033 Robbinsdale, MN 55422		
COUNTY OF RESIDENCE: Ramsey			COUNTY OF RESIDENCE Ramsey		
MAILING ADDRESS OF DEBTOR (if different from street address) P.O. Box 22033 Robbinsdale, MN 55422			MAILING ADDRESS OF JOINT DEBTOR (If different from street address)		
Location of Principal Assets of Business Debtor (If different from street address above) (Not Applicable)					
INFORMATION REGARDING DEBTOR					
Venue (Check any applicable box) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than any other District.					
TYPE OF DEBTOR <input checked="" type="checkbox"/> Joint(Husband & Wife)			Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 13		
NATURE OF DEBT <input checked="" type="checkbox"/> Non-Business/Consumer			Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only)		
Statistical/Administrative Information (Estimates only)				FOR COURT USE ONLY	
<input checked="" type="checkbox"/> Debtor estimates that funds will be available for unsecured creditors					
ESTIMATED NUMBER OF CREDITORS <input checked="" type="checkbox"/> 1-15					
ESTIMATED ASSETS <input checked="" type="checkbox"/> \$0 to \$50,000					
ESTIMATED DEBTS <input checked="" type="checkbox"/> 50,001 to \$100,000					

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): FORM B1, Page 2 Parker, Aaron Foster-Parker, Rosalyn Conersa	
PRIOR BANKRUPTCY CASE FILED WITHIN LAST 6 YEARS (If more than one, attach additional sheet)			
Location where filed: None	Case Number:	Date filed:	
PENDING BANKRUPTCY CASE FILED BY ANY SPOUSE, PARTNER OR AFFILIATE OF DEBTOR			
Name of Debtor: NONE Relationship: N/A	Case number: N/A District: N/A	Date: N/A Judge: N/A	
Signatures			
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts & has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of Title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under Chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. X _____ Signature of Debtor X _____ Signature of Joint Debtor (not applicable) Telephone Number (If not represented by attorney) _____ Date _____		<div style="border-bottom: 1px solid black; padding-bottom: 5px;"> Exhibit A (To be completed if debtor is required to file periodic reports (e.g. forms 10K & 10Q) with the Securities & Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 & is requesting relief under chapter 11) <input type="checkbox"/> Exhibit A is attached & made a part of this petition. </div> <div style="border-bottom: 1px solid black; padding-bottom: 5px;"> Exhibit B (To be completed if the debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, U.S.Code, & have explained the relief available under each chapter. X _____ Signature of Attorney for Debtor(s) Date </div> <div style="border-bottom: 1px solid black; padding-bottom: 5px;"> Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent & identifiable harm to public health or safety? <input type="checkbox"/> Yes, & Exhibit C is attached & made a part of this petition. <input checked="" type="checkbox"/> No </div>	
LAW OFFICES OF CURTIS K. WALKER by _____ Signature of Attorney for Debtor(s) Curtis K. Walker, Atty reg no. 113906 Thayer A.K. Butler, Atty reg no. 200815 Mary C. Hoben, Atty reg no. 335411 4356 Nicollet Ave So Minneapolis, MN 55409 (612) 824-4357 Date _____		Signature of Non-Attorney Petition Preparer I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. s. 110, that I prepared this document for compensation, & I have provided the debtor with a copy of this document. _____ Printed Name of Bankruptcy Petition Preparer Social Security Number _____ Address _____ _____ Names & Social Security numbers of all other individuals who prepared or assisted in preparing this document: If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. X _____ Signature of Bankruptcy Petition Preparer Date _____ A bankruptcy petition preparer's failure to comply with the provisions of title 11 & the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. s. 110; 18 U.S.C. s 156	
Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true & correct, & that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, U.S.Code, specified in this petition. X _____ Signature of Authorized Individual _____ Printed Name of Authorized Individual _____ Title of Authorized Individual _____ Date			

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA**

In re: **Parker, Aaron & Foster-Parker, Rosalyn**

Case No. _____

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached & state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I & J in the boxes provided. Add the amounts from Schedules A & B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E & F to determine the total amount of the debtor's liabilities.

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED Yes/No	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A. Real Property	Yes	1	\$ 0		
B. Personal Property	Yes	2	\$ 47108		
C. Property Claimed as Exempt	Yes	1	\$ 21510		
D. Creditors Holding Secured Claims	Yes	1		\$ 21000.00	
E. Creditors Holding Priority Claims	Yes	1		\$ 38210.00	
F. Creditors Holding Unsecured Claims	Yes	5		\$ 62154.00	
G. Executory Contracts & Unexpired Leases	Yes	1/2			
H. Codebtors	Yes	1/2			
I. Current Income of Individual Debtor	Yes	1/2			\$ 4571.53
J. Current Expenditures of Individual Debtor	Yes	1/2			\$ 3201.00
Total Number of Sheets in All Schedules		13			
Total Assets			47108		
Total Liabilities				121364.00	

In re:

File no. _____

Parker, Aaron & Foster-Parker, Rosalyn Covera

SCHEDULE A - REAL PROPERTY

Description and Location of Property and Nature and Nature of Debtor's Interest in Property	H, W, JT	Current Value of Debtor's Interest	Amount of Secured Claim
None		\$	\$

TOTAL

0

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	DESCRIPTION AND LOCATION	H, W, JT	CURRENT MARKET VALUE
1. Cash on Hand			
2. Checking, savings or other accounts, certificates of deposit, or shares in banks, S&Ls, building & loan, credit unions or cooperatives	Savings with US Federal Credit Union.		3
3. Security deposits with utilities, telephone companies, landlords & others.	Damage deposit with landlord.		905
4. Household goods, & furnishings including audio, video & computer equipment.	Usual household goods.		500
5. Books, pictures, art objects, antiques, coin stamp, record, tape, CD & other collections			
6. Wearing apparel.	Usual clothing.		150
7. Furs and jewelry.			
8. Firearms and sports, photographic & other hobby equipment.			
9. Interests in insurance policies. List ins company & surrender or refund value			
10. Annuities. Itemize and name each issuer.			
11. Interests in IRA, Keogh ERISA or other pension or profitsharing plans. Itemize	Husbands 401(k)		1000
12. Stock & interests in incorporated & unincorporated businesses. Itemize.			
13. Interests in partnerships & joint ventures.			
14. Government & Corporate bonds & other negotiable or non-negotiable instruments.			
15. Accounts receivable.			
16. Alimony, maintenance, support, and property settlements of debtor.			

**SCHEDULE B - PERSONAL PROPERTY
CONTINUATION SHEET**

TYPE OF PROPERTY	DESCRIPTION AND LOCATION	H, W, JT	CURRENT MARKET VALUE
17. Other liquidated debts owing debtor, including tax refunds. Give particulars.			
18. Equitable or future interests, life estates & powers exercisable for the benefit of the debtor.			
19. Contingent & noncontingent interests in estate of decedent death benefit plan life ins. policy or trust.			
20. Other contingent & unliquidated claims, tax refunds & counterclaims.	Possible Personal Injury.		18450
21. Patents, copyrights & other intellectual property			
22. Licenses, franchises & other general intangibles.			
23. Automobiles, trucks & other vehicles & accessories.	2002 Chrysler PT Cruiser 2004 Mitsubishi Outlander 1993 Chevy Suburban 190,000 miles		10600 15000 500
24. Aircraft & accessories.			
25. Boats, motors & accessories.			
26. Office equipment, furnishings & supplies.			
27. Machinery, fixtures, equipment & supplies used in business.			
28. Inventory.			
29. Animals.			
30. Crops-harvested or not.			
31. Farming equipment & implements			
32. Farm supplies, chemicals and feed			
33. Other personal property of any kind not already listed. Itemize.			

TOTAL \$

47108

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemption to which debtor is entitled under (check one box):

- ☒ 11 USC s. 522(b)(1) Exemptions provided in 11 USC s. 522(d).
☐ 11 USC s. 522(b)(2) Exemptions available under applicable nonbankruptcy federal, state or local law where the debtor's residence or domicile has been for the longest portion of the 180 days before filing the petition.

Description of Property	Specify Law Providing Each Exemption	Value Claimed Exempt	Market value w/o Deducting Exemption
Savings with US Federal Credit Union.	11 USC s. 522(d)(5)	3	3
Damage deposit with landlord.	11 USC s. 522(d)(5)	905	905
Usual household goods.	11 USC s. 522(d)(3)	500	500
Usual clothing.	11 USC s. 522(d)(3)	150	150
Husbands 401(k)	11 USC s. 541(c)(2)	1000	1000
Possible Personal Injury.	11 USC s. 522(d)(11)(D)	18450	18450
2002 Chrysler PT Cruiser	11 USC s. 522(d)(5)	1	10600
2004 Mitsubishi Outlander	11 USC s. 522(d)(2)	1	15000
1993 Chevy Suburban 190,000 miles	11 USC s. 522(d)(2)	500	500

IN RE: Parker, Aaron & Foster-Parker, Rosalyn C.

Case No. _____
(if known)

Debtor(s)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Creditor's Name and Mailing Address including Zip Code	Date claim incurred, nature of lien, description & market value, whether contingent, unliquidated or disputed, husband, wife or joint	Amount of Claim	Unsecured Portion If any
Acct # Transouth PO Box 1437 Minneapolis MN 55440-1437	2004; secured by 2004 Mitsubishi Outlander to be paid in plan <div> Value \$ 15000 </div>	\$ 21000	\$ 6000.00

Debtor(s)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) if claims in that category are listed on the attached sheets.)

- ☐ Extensions of credit in an involuntary case (11 U.S.C. sec 507(a)(2))
- ☐ Wages, salaries and commissions (11 U.S.C. sec 507(a)(3))
- ☐ Contributions to employee benefit plans (11 U.S.C. sec 507(a)(4))
- ☐ Certain farmers and fishermen (11 U.S.C. sec 507(a)(5))
- ☐ Deposits by individuals (11 U.S.C. sec. 507(a)(6))
- ☐ Alimony, Maintenance, or Support
- ☒ Taxes and Certain Other Debts owed to Governmental Units

Creditor's Name and Mailing Address including Zip Code	Date claim was incurred & consideration; H, W or joint; contingent, liquidated, or disputed; whether there is a codebtor	Total Amount of Claim	Amount Entitled to Priority
Acct # Arlings Parsh, Louisiana Child Supp 98 Judicial District PO Box 19225 New Orleans LA 70112	1990-2000; back child support	12000	0
Acct # Bruce W Vail Revenue Collection Officer 551 BKY Section PO Box 64447 St Paul MN 55164	1997-2003; Personal Income Taxes	3640	0
Acct # Internal Revenue Service Room320 Stop 5700 316 No Robert St St Paul MN 55101	1990-1999; Personal Income Taxes	22570	0

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditors's Name and Mailing Address including Zip Code	Date claim was incurred & consideration for claim; if subject to setoff; whether cosigned; husband's, wife's or joint; whether contingent, liquidated or disputed.	Amount of Claim
Acct # AAA Collectors Inc 2950 N Academy Blvd Colorado Springs CO 80917	2002; collections	\$ 48
Acct # 1-567227-2 Aspen Medical Group 1021 Bandana Blvd East Suite 200 St Paul MN 55108-5127	2004; medical care	\$ 75
Acct # Bank One NA PO Box 61836 New Orleans LA 70161	alternate address vehicle loan	\$ 1
Acct # mmn0200032 Bell Corporation of America 1411 N Westshore Blvd PO Box 24538 Tampa FL 33623	2002; collections for Northwest gF Mutual Insurance	\$ 4500
Acct # CRA Security Systems PO Box 67555 Harrisburg PA 17106-7555	1999-2003; collections for Walgreens	\$ 110
Acct # Capital Acquisitions & Management PO Box 5087 Rockford IL 61125	2002; collections for Cameo	\$ 460
Acct # Celloco Partnership 4360 North East Expressway Atlanta GA 30340	alternate address Verizon Wireless	\$ 1
Acct # Certegy Payment Recovery Services PO Box 2864 Tuscaloosa AL 35403-2864	1999-2002; collections	\$ 0
Acct # Check Recovery Systems 425 W Kelpo Street Ingelwood CA 90301	2002; collections	\$ 266
Acct # 52713086 CheckRite PO Box 661068 Chicago IL 60666-1068	2002; collections	\$ 50
Acct # Checkcare Systems PO Box 390434 Edina MN 55439-0434	2002; collections	\$ 75

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditors's Name and Mailing Address including Zip Code	Date claim was incurred & consideration for claim; if subject to setoff; whether cosigned; husband's, wife's or joint; whether contingent, liquidated or disputed.	Amount of Claim
Acct # 10014448772105190045475 Comcast PO Box 173885 Denver CO 80217-3885	2003; consumer debt	\$ 298
Acct # 225-1420324 Cottonwood Financial 1300 W Walnut Hill Lane Suite 255 Irving TX 75038	2002; consumer debt	\$ 1126
Acct # 225-1420324 Cottonwood Financial 1300 W Walnut Hill Lane Suite 255 Irving TX 75038	2002; consumer debt	\$ 1126
Acct # Creative Touch PO Bxo 4495 Cleveland TN 37320	2003; consumer debt	\$ 128
Acct # 4227096190005 Cross Country Bank PO Box 310711 Boca Raton FL 33431-0711	1997-2003; miscellaneous purchased	\$ 914
Acct # 1778119 Daniel Trust Co. 135 Interstate Blvd Sutie 6 Greenville SC 29615	2003; collections for Walgreens	\$ 110
Acct # Denny Hecker's 321 19th Street West Forest Lake MN 55025	2000; nsf	\$ 1500
Acct # Desalle High School One Delasalle Drive Minneapolis MN 55401	2002; any liability	\$ 3979
Acct # 0083052741 Diversified Adjustment Service Inc 600 Coon Rapids Blvd Coon Rapids MN 55433	2002; collections for Sprint PCS	\$ 302
Acct # 96707986350 Doubleday Book Club PO Box 16325 Camp Hill PA 17012	2002; consumer debt	\$ 18
Acct # Dr John Wiberg DDS IPCI--PO Box Minneapolis MN 55448-02366	2003; dental care	\$ 119

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditors's Name and Mailing Address including Zip Code	Date claim was incurred & consideration for claim; if subject to setoff; whether cosigned; husband's, wife's or joint; whether contingent, liquidated or disputed.	Amount of Claim
Acct # ch9639 Farmer's Insurance Group Payment Processing Center PO Box 29193 Shawnee Mission KS 66201-919	2004; insurance	\$ 413
Acct # Integrity Plus Collections Inc PO Box 48366 Minneapolis MN 55448	2002; collections	\$ 119
Acct # John Wilberg 585 40th Avenue NE Columbia Heights MN 55421	2003; consumer debt	\$ 114
Acct # KD Associates PO Box 85 Buffalo MN 55313	2002; collections	\$ 533
Acct # LM Payment System 1330 Riverbend Drive Suite 600 Dallas TX 75247	2002; collections	\$ 307
Acct # 4405610267001716 Liberty Credit Services Inc 15025 Glazier Avenue #203 Apple Valley MN 55124	2002; collections	\$ 2291
Acct # Lowry Chiropractic Clinic 807 Lowry Avenue North Minneapolis MN 55411	2002-2004; medical care	\$ 9068
Acct # MN Department of Economic Security PO Box 1602 St Paul MN 55101	2002; overpayment	\$ 2292
Acct # Meghan A Cooper 55 East Fifth Street Suite 1200 St Paul MN 55101	1995; any liability	\$ 13781
Acct # 582-000-057-806 Minnegasco/CenterPoint Energy 800 LaSalle Ave Floor 11 P O Box 59038 Minneapolis MN 55459-0038	2002-2004; Utility service	\$ 540
Acct # Mystic Lake Casino 2400 Mystic Lake Blvd Prior Lake MN 55372	2003; consumer debt	\$ 500

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditors's Name and Mailing Address including Zip Code	Date claim was incurred & consideration for claim; if subject to setoff; whether cosigned; husband's, wife's or joint; whether contingent, liquidated or disputed.	Amount of Claim
Acct # 86wd6u NCO Financial Systems Inc PO Box 41417 Dept 99 Philadelphia PA 19101	1999-2003; collections for Progressive Insurance	\$ 187
Acct # 174336 North Memorial Health Care 3300 Oakdale Avenue North Robbinsdale MN 55422-2900	1997-2004; medical care	\$ 3558
Acct # 187345-187346 Northwest Eye Clinic 8401 Golden Valley Road Golden Valley MN 55427	2002; eye care	\$ 30
Acct # Now Care Medical Center 600 S Highway 169 Suite 670 St Louis Park MN 55426	2004; medical care	\$ 15
Acct # Phoenix Management Systems PO Box 3972 Minneapolis MN 55403	1997-2004; collections for North Memorial Health Care	\$ 1212
Acct # Pinnacle Financial Grou 7825 Washington Avenue South Suite 410 Minneapolis MN 55439	1995; collections for Philips 66	\$ 2158
Acct # 889221094 Receivable Collection Operations 7171 Mercy Road suite 450 Omaha NE 68106	2003; collections for Qwest	\$ 160
Acct # 00005600785 Risk Management Alternatives Inc 4600 B Montgomery NE Albuquerque NM 87109	2002; collections for Norhteast Exp	\$ 378
Acct # Rosso & Seierstad PA PO Box 130668 St Paul MN 55113-0006	1995; collections for University Affiliated Family Practice	\$ 461
Acct # 00088366 STC Company PO Box 16405 St Paul MN 55116-0405	2002; collections	\$ 230
Acct # 939022042-109 Scholastic 2931 East McCarty Street Jefferson City MO 65101	2004; collections for The Girl's Life Club	\$ 52

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditors's Name and Mailing Address including Zip Code	Date claim was incurred & consideration for claim; if subject to setoff; whether cosigned; husband's, wife's or joint; whether contingent, liquidated or disputed.	Amount of Claim
Acct # 5701407202 Speedy Loan 121 2nd Street Hudson WI 54016	2003; consumer debt	\$ 500
Acct # 2251463242107 The Cash Store 2107 Cooler Road Hudson WI 54016	2003; consumer debt	\$ 1125
Acct # Tri State Ltd PO Box 1300 Spearfish SD 57783	1995; collections for Benigd Ocampo Parias	\$ 4501
Acct # US Federal Credit Union 229947-1 Aaron Parkez 1400 Riverwood Drive Burnsville MN 55337	2003; consumer debt	\$ 777
Acct # Verizon Wireless PO Box 553 Warrendale PA 15086-0553	2003; consumer debt	\$ 201
Acct # 500016473005003 Waste Management 12448 Pennsylvania Avenue South Savage, MN 55378-1199	2004; trash bill	\$ 148
Acct # Wells Fargo Financial Acceptance 2738 Winnetka Avenue North New Hope MN 55427	2002; consumer debt	\$ 50
Acct # 262287-00 Westhealth Inc 2855 Campus Drive Plymouth MN 55441-2649	2004; medical care	\$ 15
Acct # Xcel Energy Chestnut Service Center 1518 Chestnut Ave No Minneapolis MN 55403	2004; Utility service	\$ 1232

In re

Case No. _____

Parker, Aaron & Foster-Parker, Rosalyn Covera

Debtor(s)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

**NAME & ADDRESS INCLUDING ZIP CODE OF
OTHER PARTIES TO LEASE OR CONTRACT**

**DESCRIPTION OF CONTRACT OR LEASE, NATURE
OF DEBTOR'S INTEREST, WHETHER LEASE IS
FOR NONRESIDENTIAL REAL PROPERTY &
NUMBER OF ANY GOVERNMENT CONTRACT**

None

None

SCHEDULE H - CODEBTORS

NAME & ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

None

None

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**DEBTOR'S AGE:** 45/38 **MARITAL STATUS:** married**DEPENDENTS OF DEBTOR AND SPOUSE (ages, relationship):**

13, daughter, 11, daughter

EMPLOYMENT:	Debtor	Spouse
Occupation	Driver	Skip Tracer
Employer's Name	Roots & Fruits	JNR Adjustment
Length Employed	18 months	4 months
Empl's Address	Minneapolis, MN	Plymouth, MN

INCOME:

Average monthly gross	\$ 3308.10	\$ 2004.50
Estimated monthly overtime	\$ 0.00	\$ 369.00
SUBTOTAL:	\$ 3308.10	\$ 2373.50
Less payroll deductions:		
Payroll taxes & Social Security	\$ 238.25	\$ 312.97
Insurance	\$ 193.68	\$ 0.00
Union Dues	\$ 173.36	\$ 0.00
Other cell/food account	\$ 191.85	\$ 0.00
TOTAL NET MONTHLY PAY	\$ 2511.00	\$ 2060.53
Other monthly income (specify):	\$ 0.00	\$ 0.00
TOTAL MONTHLY INCOME		\$ 4571.53

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Rent or mortgage payment	\$ 905.00	Taxes (not deducted) - specify:	
Plus: RE Taxes	\$ 0.00		\$ 0.00
Insurance	\$ 0.00	Installment payments (not in plan)	
Home maintenance	\$ 0.00	Auto	\$ 0.00
Utilities-Electricity & heat	\$ 225.00		\$ 0.00
Water & Sewer	\$ 19.00		\$ 0.00
Telephone	\$ 95.00	School expenses	\$ 50.00
Other internet	\$ 35.00	Daycare	\$ 0.00
Food	\$ 600.00	Maintenance & Support	\$ 0.00
Clothing	\$ 250.00	Support of add'l dependent	\$ 0.00
Laundry & dry cleaning	\$ 144.00	Children's allowances	40.00
Haircuts & personal grooming	\$ 105.00	Pet care expenses	\$ 0.00
Medical expenses	\$ 78.00	Business expenses	\$ 0.00
Dental expenses	\$ 50.00		\$ 0.00
Transportation expenses	\$ 190.00	TOTAL MONTHLY EXPENSES	\$ 3201.00
Recreation, clubs, other	\$ 50.00	Chapter 12 & 13 Debtors:	
Tithing & charitable contributions	\$ 0.00	Projected monthly income	\$ 4571.53
		Projected mon. expenses	\$ 3201.00
		Excess income	\$ 1370.50
Insurance:			
Homeowners & renters	\$ 30.00		
Life	\$ 0.00		
Health	\$ 0.00		
Auto	\$ 335.00		
Other	\$ 0.00	Monthly plan payment	\$ 1370.00

Additional Information:

Unsworn Declaration under Penalty of Perjury

I declare under penalty of perjury that I have read the foregoing summary and schedules and that they are true and correct to the best of my knowledge, information and belief.

Date _____ Signature of Debtor /S/

Date _____ Signature of Debtor /S/

STATEMENT OF FINANCIAL AFFAIRS**1. Income from Employment or Operation of Business**

State the gross amount of income the debtor received from employment, trade or profession or operation of the debtor's business from the beginning of the calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this year.

DEBTOR: Year to date: \$ 16,500.00
Last year \$ 34,339.00
2 years ago \$ 5,925.65

CODEBTOR: Year to date: \$ 10,813.00
Last year \$ 11,006.00
2 years ago \$ 0.00

2. Income Other than from Employment or Operation of Business

State the amount of income received by the debtor other than from employment, trade, profession or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars.

If a joint petition is filed, state income for each spouse separately.

Unemployment 2002 & 2003**3. Payments to Creditors**

a. List all payments on loans, installment purchases of goods or services & other debts aggregating more than \$600 to any creditor made within 90 days immediately preceding the commencement of this case.

None

b. List all payments made within 1 year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders.

None

4. Suits, Executions and Attachments

a. List all suits to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case.

University Affiliated Family Practice/Richard Seierstad

North Memorial Medical Center/Rose & Seierstad

b. Describe all property attached, garnished or seized under legal process within 1 year prior to filing this case.

Internal Revenue Service

5. Repossessions, Foreclosures and Returns

List all property repossessed by a creditor, sold at a foreclosure sale, transferred by deed in lieu of foreclosure or returned to the seller within one year immediately preceding the commencement of the case.

None

6. Assignments and Receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days preceding commencement.

None

b. List all property which was in the hands of a custodian, receiver or court-appointed official within 1 year.

None

7. Gifts

List all gifts or charitable contributions made within 1 year immediately preceding commencement of this case except ordinary & usual gifts to family members aggregating less than \$200 in value per person & charitable contributions aggregating less than \$100 per recipient.

None

8. Losses

List all losses from fire, theft, other casualty or gambling within one year prior to commencement of this case.

Debtor's lawn mower, bikes and snow blower stolen, no file claimed.

9. Payments Related to Debt Counselling or Bankruptcy

See attached Statement of Compensation by Attorney for Debtor(s)

10. Other Transfers

List all other property, other than property transferred in the ordinary course of business of the debtor transferred either absolutely or as security within 1 year preceding the commencement of this case.

None

11. Closed Financial Accounts

List all financial accounts & instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold or transferred within 1 year preceding the commencement of this case. Include checking, savings or other financial accounts, certificates of deposit or other instruments, shares, accounts in banks, credit unions, pension funds, associations, brokerage houses & other financial institutions.

Checking with US Federal Credit Union closed.

12. Safe Deposit Boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash or other valuables within 1 year immediately preceding commencement of this case.

None

13. Setoffs

List all setoffs by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding commencement of this case.

None

14. Property Held for Another Person

List all property owned by another person that the debtor holds or controls.

None

15. Prior Address of Debtor

If the debtor has moved within the 2 years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period & vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

2501 Fourth Street North Minneapolis, MN 55411.

16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, Wisconsin) within the SIX-YEAR PERIOD immediately preceding the commencement of the case, identify the name of the debtor's spouse & of any former spouse who resides or resided with the debtor in the community property state.

None

17. Environmental Information

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental law:

None

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

c. List all judicial or administrative proceedings including settlements or orders under Environmental Law with respect to which debtor is or was a party. Indicate name the name & address of the governmental unit that is or was a party to the proceeding and the docket number.

None

18. Nature, Location and name of business

a. If the debtor is an individual, list the names, addresses, taxpayer id numbers, nature of businesses, & beginning & ending dates of all business in which debtor was an officer, director, partner or executive of a corporation, partnership, sole proprietorship or a self-employed professional within the 6 years preceding the commencement of this case or in which debtor owned 5 pct or more of voting or equity securities within 6 years preceding commencement of the case. If debtor is a partnership, list names, addresses, taxpayer id numbers, nature of business & beginning dates of all businesses in which debtor was a partner or owned 5 percent or more of equity securities within 6 years before the commencement of the case.

If debtor is a corporation, list names, addresses, taxpayer id nos, nature of businesses & beginning & ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities with 6 years immediately preceding the commencement of this case.

None

b. Identify any business listed in a above that is "single asset real estate" as defined in 11 USC sec. 101.

None

The following questions are to be completed by every debtor that is a corporation or partnership & by any individual debtor who is or has been within 6 years preceding the commencement of the case an officer, director, managing executive or owner of more than 5 pct of equity securities of a corporation, a partner, other than a limited partnership, a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion only if the debtor is or was in business within the 6 years preceding the commencement of this case. A debtor who has not been in business within those 6 years should go directly to the signature page.)

19. Books, Records and Financial Statements

a. List all bookkeepers & accountants who within the 2 years preceding the filing of bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None

b. List all firms or individuals who within two years preceding the filing of this case audited the books and records or prepared a financial statement of the debtor.

None

c. List all firms or individuals who at the commencement of the case were in possession of the books of account & records of the debtor. If any of the books of account & records are not available, explain.

None

d. List all financial institutions, creditors & other parties, including mercantile & trade agencies, to whom a financial statement was issued within the 2 years immediately preceding the commencement of this case by the debtor.

None

20. Inventories

a. List the dates of the last 2 inventories taken of your property, the name of the person who supervised the taking of each inventory, & the dollar amount and basis of each inventory.

None

b. List the name & address of the person having possession of each of the two inventories reported in a., above.

None

21. Current Partners, Officers, Directors and Shareholders

a. If the debtor is a partnership, list the nature & percentage of partnership interest of each member of the partnership.

None

b. If the debtor is a corporation, list all officers & directors, & each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

None

22. Former Partners, Officers, Directors and Shareholders

a. If the debtor is a partnership, list each member who withdrew within 1 year prior to the commencement of this case.

None

b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

None

23. Withdrawals from a partnership or distributions by a corporation

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised & any other perquisite during one year immediately preceding the commencement of this case.

None

24. Tax Consolidation Group

If the debtor is a corporation, list name & federal taxpayer identification number of parent corporation of any consolidated group for tax purposes of which debtor has been a member within the 6 years before the commencement of the case.

None

25. Pension Funds

If the debtor is not an individual, list the name & federal taxpayer identification of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the 6 year period immediately preceding the commencement of the case.

None

UNSWORN DECLARATION UNDER PENALTY OF PERJURY

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date _____

Signature of Debtor _____

Date _____

Signature of Joint Debtor _____

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

In re:

Case no. _____

Parker, Aaron & Foster-Parker, Rosalyn Covera

Debtor(s)

Chapter 13 Case

STATEMENT OF COMPENSATION BY ATTORNEY FOR DEBTOR(S)

The undersigned, pursuant to Local Rule 303(a), Bankruptcy rule 2016(b) and sec. 329(a) of the Bankruptcy Code, states that:

1. The undersigned is the attorney for the debtor(s) in this case and files this statement with the petition.
2. (a) The filing fee paid by the undersigned to the clerk for the debtor(s) in this case is: \$ 194.00
(b) The compensation paid or agreed to be paid by the debtor(s) to the undersigned is: \$ 1250.00
(c) Prior to filing this statement, debtor(s) paid to the undersigned: \$ 194.00
(d) The unpaid balance due and payable by the debtor(s) to the undersigned is: \$ 1250.00

3. The services rendered or to be rendered include the following:
(a) analysis of the financial situation & advice & assistance to the debtor in determining whether to file a petition under Title 11, United States Code; (b) preparation & filing of a petition, exhibits, attachments, schedules, statements, lists & other documents required by the court; (c) representation of the debtor at the meeting of creditors; & (d) negotiations with creditors.

4. The source of all payments by the debtor(s) to the undersigned was or will be from earnings or other current compensation of the debtor(s), & undersigned has not received any transfer of property other than such payments by the debtor except as follows: None

5. The undersigned has not shared or agreed to share with any other person other than members of undersigned's law firm any compensation paid to be paid.

6. Debtor(s) agree(s) that if debtor(s) fails to pay fees as scheduled, or fails to appear at the 341 meeting scheduled, or otherwise fails to cooperate or comply with orders of the Bankruptcy Court or requests of the trustee, Curtis K. Walker may withdraw as attorney for debtor(s) upon written notice to debtor(s). It is further agreed that Curtis K. Walker is not obligated to represent debtor(s) in any motion, adversary proceeding, objection or other matter beyond the initial 341 meeting, & may decline to do so at his sole option.

Dated:

/E/

Debtor

/E/

Debtor

LAW OFFICES OF CURTIS K. WALKER

By /E/ Curtis K. Walker
/E/ Thayer A. K. Butler
/E/ Mary C. Hoben

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